

UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
10/039,905	01/04/2002	Blake L. Reynolds	8614.61	8720	
21999	7590 03/14/2003				
KIRTON AND MCCONKIE			EXAMINER		
60 EAST SO	GATE TOWER UTH TEMPLE		AKERS, GEOFFREY R		
P O BOX 45120 SALT LAKE CITY, UT 84145-0120			ART UNIT	PAPER NUMBER	
	•		3634		

DATE MAILED: 03/14/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

- The MAILING DATE of this communication appears on the cover single beneath the correspondence eddress - Period for Reply A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE \$\(\) MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. - Eleterators of time may be available under the provisions of 37 GFR 1.138(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the maining date of this communication. - If the period for reply specified above, such period shall, by details, cause the subtract maintain of thiny (30) days will be considered timely. - If the period for reply specified above, such period shall, by details, cause the supplication of become ABANDONED (30) SIX (5, §133). - If the period for reply specified above, such period shall, by details, cause the supplication of become ABANDONED (30) SIX (5, §133). - Any reply received by the Office later than three merities after the milling date of this communication, even if samely, may reduce any sensed patient terms adjustment. Sea 37 GFR 1.704(b). Status - Responsive to communication(s) filigd on - This action is RINAL This action is reply a supplication is nondition for allowance except for the formal matters, prosecution as to 6the merits is closed accordance with the practice under £x parte Quayle, 1935 C.D. 11, 453 O G. 213. Disposition of Citalms - Claim(s) - Craffied on Despose derivating correction, filed on - If approved, corrected drawings are required in reply to this Office action Replication is objected to by the Examiner Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a) The orath or declaration is objected to by the Examiner Applicant may not request find a priority documents have been received Contined copies of the priority documents have been received in Application No Certified copies of the priority docu						
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DETAILED ACTION

1. Claims 1-23 have been examined.

Claim Rejections - 35 USC § 103

- 2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 3. Claims 1-23 are rejected under 35 USC 103(a) as unpatentable over Brown(US Pat. No: 6,151,586) in view of Chusid(US Pat. No: 5,870,720).
- 4. As per claim 1-23 Brown teaches a reward system for encouraging participation(Abstract) in a customized program(col 2 line 61-col 3 line 11) as well as an education .Brown further discloses determining eligibility and rewarding accordingly(Fig 15B) as well as receiving credit for a good/service(Fig 15B/430) and allocating the reward(Fig 18) as well as a service provider(col 3 lines 18-60). Chusid teaches a method of restructuring debt(Abstract) as well as collection(Fig 2/210) as well as a face amount of the debt(Fig 2/202).It would have been obvious to one skilled in the art at the time of the invention to combine Brown in view of Chusid to teach the invention. The motivation to combine is to teach an effective debt restructuring program by reducing a purchaser's share of a mortgage (col 4 lines 51-52) as enunciated by Chusid and as applied to incentive systems for successful participation in such loan reduction activities.

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Claim Rejections - 35 USC § 101

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5. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

6. Claims 21-23 are rejected under 35 USC 101 as they lack defining a concrete, useful and tangible result in terms of a specified output.

Conclusion

7. THIS ACTION IS MADE NON-FINAL.

8. Any questions concerning this communication should be addressed to the primary examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the primary examiner are unsuccessful, the primary examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

March 6, 2003